

United States Bankruptcy Court  
District of NevadaIn re:  
JULIANA MAYER LOZA  
DebtorCase No. 21-50466-btb  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0978-3

User: mallmm

Page 1 of 2

Date Rcvd: Jun 23, 2021

Form ID: 3091

Total Noticed: 14

The following symbols are used throughout this certificate:

**Symbol Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2021:**

Recip ID	Recipient Name and Address
db	JULIANA MAYER LOZA, 429 PANORAMA DRIVE, STATELINE, NV 89449
tr	+ WILLIAM A. VAN METER, POB 6630, RENO, NV 89513-6630
11513506	+ ALLIED FORECLOSURE SERVICES, 190 W. HUFFAKER LANE, #408, RENO, NV 89511-4006
11513507	+ ATHENA MEDICAL GROUP RETIREMENT TRUST, C/O STATE AGENT & TRANSFER SYNDICATE, 112 N. CURRY STREET, CARSON CITY, NV 89703-4934
11513509	+ FRAWLEY BEVERLY HILLS DENTISTRY, 8920 WILSHIRE BLVD., SUITE 701, BEVERLY HILLS, CA 90211-2006
11513510	KGID WATER/ SEWER, 255 KINGSBURY GRADE ROAD, STATELINE, NV 89449
11513511	+ LEVERTY & ASSOCIATES LAW, CHTD., 832 WILLOW STREET, RENO, NV 89502-1304
11513502	+ NEVADA DEPARTMENT OF MOTOR VEHICLES, LEGAL DIVISION, 855 WRIGHT WAY, CARSON CITY, NV 89711-0001
11513504	+ NEVADA LABOR COMMISSION, 1818 E. COLLEGE DRIVE, #102, CARSON CITY, NV 89706-7986

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: steve@harrislawreno.com	Jun 23 2021 23:40:15	STEPHEN R HARRIS, HARRIS LAW PRACTICE LLC, 6151 LAKESIDE DR, STE 2100, RENO, NV 89511
11513508	EDI: BANKAMER.COM	Jun 24 2021 03:33:00	BANK OF AMERICA, P O BOX 650070, DALLAS, TX 75265-0070
11513501	EDI: IRS.COM	Jun 24 2021 03:33:00	INTERNAL REVENUE SERVICE, P O BOX 7346, PHILADELPHIA, PA 19101-7346
11513503	+ Email/Text: tax-bankruptcy@tax.state.nv.us	Jun 23 2021 23:40:00	NEVADA DEPARTMENT OF TAXATION, BANKRUPTCY SECTION, 555 E. WASHINGTON, STE 1300, LAS VEGAS, NV 89101-1046
11513505	+ Email/Text: USTPRegion17.RE.ECF@usdoj.gov	Jun 23 2021 23:40:00	OFFICE OF THE UNITED STATES TRUSTEE, 300 BOOTH STREET ROOM 3009, RENO, NV 89509-1360

TOTAL: 5

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0978-3

User: mallmm

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Date Rcvd: Jun 23, 2021

Form ID: 309I

Total Noticed: 14

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2021 at the address(es) listed below:

Name	Email Address
STEPHEN R HARRIS	on behalf of Debtor JULIANA MAYER LOZA steve@harrislawreno.com hannah@harrislawreno.com;norma@harrislawreno.com
WILLIAM A. VAN METER	ECF@reno13.com wvanmeter13@ecf.epiqsystems.com

TOTAL: 2

**Information to identify the case:**Debtor 1 **JULIANA MAYER LOZA**

Social Security number or ITIN \_\_\_\_\_

First Name Middle Name Last Name

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **District of Nevada**Date case filed for chapter **13 6/22/21**Case number: **21-50466-btb****Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	JULIANA MAYER LOZA	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	429 PANORAMA DRIVE STATELINE, NV 89449	
<b>4. Debtor's attorney</b> Name and address	STEPHEN R HARRIS HARRIS LAW PRACTICE LLC 6151 LAKESIDE DR, STE 2100 RENO, NV 89511	Contact phone (775) 786-7600 Email: <a href="mailto:steve@harrislawreno.com">steve@harrislawreno.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM A. VAN METER POB 6630 RENO, NV 89513	Contact phone (775) 324-2500
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	300 Booth Street Reno, NV 89509	Office Hours 9:00 AM – 4:00 PM Contact phone (775) 326-2100 Date: 6/23/21

**For more information, see page 2**

Debtor JULIANA MAYER LOZA

Case number 21-50466-btb

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 28, 2021 at 10:00 AM</b>  <b><u>BY VIDEO CONFERENCE</u></b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  Via Video Conferencing. Visit <a href="http://www.reno13.com/hearing-calendars/">http://www.reno13.com/hearing-calendars/</a> .
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 9/27/21</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: 8/31/21</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 12/20/21</b> </div> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors       </div> </div>	
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	